

EXHIBIT "A"

LENDER

NAME

AMOUNT

EXHIBIT "A"**LENDERS**

<u>NAMES</u>	<u>AMOUNT</u>
1. Kenneth Addes & Victoria Addes Co-Trustees of the Addes Trust	\$50,000
2. The Baltes Company, a Michigan Corporation	\$100,000
3. Jerry L. Blackman, Sr. and Carolyn N. Blackman Living Trust, dated 11/26/01	\$50,000
4. Gregory E. Borgel, a married man dealing with his sole and separate property	\$50,000
5. Raymond Brahy & Rita Brahy, husband & wife, as joint tenants with right of survivorship	\$75,000
6. Vincent Bruno, a widower	\$50,000
7. Maurice A. Cauchois & Jacqueline M. Cauchois Trustees of the M & J Cauchois Family Trust dated 2/25/93	\$50,000
8. Jack R. Clark & Linda C. Reid, husband & wife, as joint tenants with right of survivorship	\$125,000
9. Martin A. Davis & Virginia Lee Davis Trustees of the Davis Family 2000 Trust	\$100,000
10. Peter M. Digrazia DMD LTD PSP	\$50,000
11. David M. Edwards and Marcy P. Edwards, Trustees of the David M. & Marcy P. Edwards Family Trust	\$50,000
12. Pioneer Accounting & Investments, LLC a Colorado LLC , Christian Elbert Manager	\$50,000
13. Ellis L. Elgart and Sivia V. Elgart, Trustees of the Ellis L. Elgart Revocable Living Trust dated 7/8/02	\$50,000
14. Patricia Ferguson Trustee of the Ferguson Living Trust dated 6/28/00	\$50,000
15. Karyn Y. Finlayson Trustee of the 2003 Karyn Y. Finlayson Trust dated 12/29/03	\$100,000
16. Robin B. Graham & Celia Allen-Graham Trustees of the Graham Family Trust dated 10/26/78	\$100,000
17. Charles T. Hamm and Sandra L. Hamm, Trustees of the Hamm Trust dated 3/17/05	\$50,000
18. Harold G. Hartwell, an unmarried man	\$150,000
19. Roland J. Hearn & Risa V.S. Hearn Trustees of the Roland J. Hearn & Risa V.S. Hearn Living Trust dated 2/19/93	\$100,000
20. Don Hellings Trustee of the Don & Helen Hellings Family Trust	\$50,000
21. Philip C. Higerd, Trustee of The Philip Higerd Family Trust dated 5-30-03	\$50,000
22. Ned Homfeld, an unmarried man	\$100,000
23. Fisko Ventures, LLC.	\$50,000
24. Stephen V. Kowalski & Maria T. Sutherland, husband and wife as joint tenants with the right of survivorship	\$50,000

25.	David Kravitz & Mable R. Kravitz Trustees of the Kravitz Family Revocable Trust under agreement dated 12/9/99	\$50,000
26.	Raymond Nunez & Sandra L. Lawson Trustees of the The Raymond & Sandra Nunez Family Trust	\$50,000
27.	Randall Lococo & Allison Lococo, joint tenants with right of survivorship	\$50,000
28.	Stuart J. Madsen Trustee of the Stuart J. Madsen Trust dated 9/7/00	\$100,000
29.	E. Grace Marston Trustee of the Marston Family Trust dated 8/13/93	\$50,000
30.	John M. Marston & Linda S. Marston, husband & wife, as joint tenants with right of survivorship	\$50,000
31.	Morris Massry, a married man dealing with his sole & separate property	\$100,000
32.	Jack R. Mennis & Susan A. Mennis, husband & wife, as joint tenants with right of survivorship	\$50,000
33.	Dr. Russell Gordon Tilley Millar Trustee of the R.G.T. Millar Trust dated 6-28-1988	\$60,000
34.	Wesley L. Monroe & Jeannie M. Monroe, as joint tenants with right of survivorship	\$75,000
35.	Elaine Mullin Trustee for the benefit of Elaine P. Mullin Trust dated 8/6/90	\$70,000
36.	Ronald Douglas Neal, a married man, dealing with his sole and separate property	\$50,000
37.	Shirley Payne, an unmarried woman	\$50,000
38.	Tobi S. Pepper, Trustee, Tobi S. Pepper Inter Vivos Trust dated 7/6/78 as amended	\$50,000
39.	Jack Polen Trustee of the Jack & Gladys Polen Family Trust dated 6/28/88	\$50,000
40.	Dennis Raggi, a married man dealing with his sole & separate property	\$75,000
41.	Moshe Ram & Barbara Ram Trustees for the benefit of The Ram Family Trust dated 6/22/01	\$50,000
42.	Nicholas J. Santoro and Juanita Santoro, Trustees of the Santoro Family Trust U/T/D 4/29/02	\$50,000
43.	Arthur P. Schnitzer & Lynn S. Schnitzer Trustees of the Schnitzer Living Trust dated 10/29/91	\$50,000
44.	Joan L. Shoop and Kenneth D. Shoop, husband and wife as joint tenants with right of survivorship	\$50,000
45.	Todd Sinett & Wendy Sinett, husband & wife, as joint tenants with right of survivorship	\$50,000
46.	Ralph Raymond Storch and Denise Rose Storch, Trustees of the Storch Family Trust, dated 5/3/04	\$115,000
47.	Alfonso Tennariello & Jean Tennariello Co-Trustees of the Tennariello Revocable Trust dated 7/10/97	\$50,000
48.	Douglas Tichenor & Susan Tichenor, husband & wife, as joint tenants with right of survivorship	\$50,000
49.	First Savings Bank Custodian for Anton Trapman Roth IRA	\$70,000
50.	First Savings Bank Custodian for Anton Trapman Traditional IRA	\$30,000

51.	USA Capital First Trust Deed Fund	\$855,000
52.	Gregory J. Walch Trustee of the Gregory J. Walch and Shauna M. Walch Family Trust dated 11/12/04	\$75,000
53.	Jerry Woldorsky, a married man dealing with his sole & separate property	\$75,000
	TOTAL	\$4,250,000

EXHIBIT "B"**APPROVED BUDGETS**

<u>ITEM</u>	<u>AMOUNT</u>
Refinance Mortgage	\$3,100,000
Shell Building	\$2,650,000
TI	\$1,040,000
Soft Cost	\$ 95,500
Land Infrastructure	\$ 400,000
Lender Fees	\$ 418,750
Broker Fees	\$ 125,625
Closing Cost	\$ 33,125
Interest Reserve	\$ 500,000
Project Disbursement	<u>\$ 12,000</u>
TOTAL	\$8,375,000

EXHIBIT "C"**DISBURSEMENT SCHEDULE**

All advances after the closing are subject to Section 3.2 of the Loan Agreement. Month "X" means "X" months after closing.

<u>MONTH</u>	<u>TOTAL</u>	<u>INTEREST</u>	<u>DRAWS</u>
Close	\$4,250,000	\$65,000	\$4,185,000
Month 1	\$ 233,200	\$ 0	\$ 233,200
Month 2	\$ 335,200	\$49,000	\$ 286,200
Month 3	\$ 638,949	\$54,000	\$ 584,949
Month 4	\$ 759,899	\$61,000	\$ 698,899
Month 5	\$ 768,899	\$70,000	\$ 698,899
Month 6	\$ 542,999	\$72,000	\$ 470,999
Month 7	\$ 783,854	\$67,000	\$ 716,854
Month 8	\$ 42,000	\$42,000	0
Month 9	\$ 20,000	\$20,000	0
Month 10	\$ 0	\$ 0	0
Month 11	\$ 0	\$ 0	0
Month 12	\$ 0	\$ 0	0
Total	\$8,375,000	\$500,000	\$ 7,875,000

EXHIBIT "D"
IMPROVEMENT PLANS

EXHIBIT "E"

PERMITTED EXCEPTIONS

Items 1 and 2 (with all taxes paid current), 3 and 4 (with all assessments paid current), and 5 through 17, as shown on Schedule C of that Commitment issued by _____ with an effective date of , 2005.

EXHIBIT "F"

LEGAL DESCRIPTION

EXHIBIT "G"

EXHIBIT "H"

To encumber only this Building Parcel	Name of Junior Encumbrance Holder	Maximum Amount of the Junior Encumbrance	Earliest Maturity Date of the Junior Encumbrance
III, IV and IV	Ronald Selke	\$210,213.67	December 1, 2006
IV and V	Daniel B. Smith and Janyce L. Smith	\$90,000.00	December 1, 2006
IV and V	David McNulty and Thomas J. McNulty	\$90,000.00	December 1, 2006
IV and V	Thomas Waite	\$300,000.00	December 1, 2006
IV and V	Nyton, Ltd	\$100,000.00	December 1, 2006
IV and V	Thomas Waite	\$200,000.00	December 1, 2006

EXHIBIT "H"

EXHIBIT "I"